

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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| In re: | : Chapter 13 |
| Josue Cancel | : |
| Zoraida Falcon | : |
| Debtors | : Bankruptcy No. 13-19821 |

First Amended Chapter 13 Plan

1. The debtors shall submit the supervision and control of the Chapter 13 Trustee \$250.00 per month for the first 25 months, and \$660 per month for the subsequent 35 months.

2. The various claims of the debtors' creditors shall be classified as follows:

a. Class 1 - Claims filed and allowed which are entitled to priority under 11 U.S.C. section 507.

b. Class 2 - Claims filed and allowed which are secured solely by the first mortgage on debtor's principal residence located at 209 Parkridge Drive, Perkasio, PA 18974.

c. Class 3- All other claims.

3. The payments received by the trustee from the debtors pursuant to this plan shall be distributed as follows:

a. Class 1 claims: The amount paid by the debtors to the trustee shall be distributed first to class 1 claims, pro-rata, until they are paid in full.

b. Class 2 claims: After application of the appropriate amounts to the Class 2 claims, the trustee shall pay monthly payments to Bayview Loan Services, the only class 2 claimholder, until it shall have received 100% of its arrears claim.

c. Class 3 claims: After the application of the appropriate amounts to the Class 1 and Class 2 claims, the trustee shall pay monthly payments to the Class 3 claims, pro rata, until the plan is completed.

4. Current payments due to Bayview Loan Services which are secured by the mortgage on debtors' real property are not provided for under the plan and will be paid directly by the debtors to that creditor.

5. Current payments due to American Credit Acceptance which are secured by purchase money security liens on debtors' 2009 Dodge are not provided under the plan and will be paid directly by the debtors to that creditor.

6. The current default of the debtors on the class 2 claim is waived and shall be cured by the completion of this plan.

7. The title of the property of the estate shall revert in the debtors upon confirmation of this plan, and the debtor shall have sole right to use and possession thereof. After confirmation of the plan, debtor shall have the right to sell the real property without further order of the court.

8. Upon completion of this plan, all debts listed in debtor's Chapter 13 schedules, except those excepted by 11 U.S.C. section 1328 (a) shall be discharged.

Date: 3/10/14

Debtor s/Josue Cancel

Debtor s/Zoraida Falcon

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